

Summary of Plan

Use for Original and Amended Plans

Debtor(s): Parrish, Lillie M.

Case No.

Dated:

7/29/2016

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Total Mos Paid	Total Amt. Paid by Trustee
I.A.	2006 Dodge Stratus	Springleaf Financial	\$ 1,196.00		6.0000%	1	60	\$23.24	Trustee	60	\$1,394.26
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
II.A.	Homestead	Cifinancial	\$ 45,920.44		contract	1	60	\$550.06	Debtor	60	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
III.A.									Trustee	1	\$0.00
III.B.									Trustee	1	\$0.00
III.C.									Trustee	1	\$0.00
IV.A.	Attorney Fees	Jimmy L. Veith, PC							Trustee		\$3,160.00
IV.B.	2013, 2014 & 2015 income taxes	Internal Revenue Service							Trustee		\$8,150.00
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
Total											\$12,704.26

Class V Executory Contracts:

There are no other executory contracts.

Applicable Commitment Period

Commitment Period	Plan Term	Beg	End	Mo Pmt	# Mos	Amt. Paid
60	60	1	50	\$520.00	Debtor 50	\$26,000.00
		51	60	\$986.00	Debtor 10	\$9,860.00
					Debtor 1	\$0.00
					Debtor 1	\$0.00
TOTAL AMOUNT PAID INTO PLAN						\$35,860.00
Trustee Fee (10%)						\$3,586.00
Total paid to Class I, II, III, IV.A and IV.B. creditors above						\$12,704.26
Amount to be paid to Class IV.C. Unsecured Claims:						\$19,569.00
Amount by which plan is not feasible (If positive then plan is feasible).						\$0.74

*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

ABOVE MEDIAN DISPOSABLE INCOME CALCULATION:

Monthly Net Disposable Income: (Form 22C, L. 59)

\$685.35

Disposable Income to Unsecured Creditors Amount (DITUC):

\$41,121.00

Amount available to all Creditors under Chapter 7:

\$24.33

Total Priority Claims:

\$8,150.00

Chapter 7 Test Amount:

\$0.00

Greater of Below Median DITUC or Chapter 7 Test Amount:

\$0.00

Greater of Above Median DITUC or Chapter 7 Test Amount:

\$41,121.00

Amount proposed to Pay to Class IV.C. Claims (In Re Lanning):

\$19,569.00

(Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims:

\$19,569.00

Estimated Payment to Unsecured Creditors:

Class IV.C. Claims per Sch. F

\$32,129

Claims Relegated to Class IV.C.

\$6,524

Total Class IV.C. (Non-Priority Unsecured) Claims

\$38,653

Required Amount to Class IV.C. Claims

\$19,569.00

Estimated Percentage to Class IV.C. Claims:

50.63%

BELOW MEDIAN DISPOSABLE INCOME CALCULATION:

Amount paid in months 1 to 36 by Debtor:

\$4,916.00

Less Trustee Fee:

\$491.60

Less payments to Creditors:

\$12,704.26

Net to Class IV.C Claims:

\$0.00

Class	Desc. of Collateral	Creditor	Location
I.C.			
I.C.			
I.C.			
I.C.			
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor
\$465.73	Vanguard

Comments:

The means test does not accurately reflect the Debtor's future income, so the disposable income is determined by schedules I and J pursuant to In re Lanning, 129 S.Ct. 2820 (2009). The income for the previous 6 months is not an indication what she will receive in the future because, because the Debtor sold vacation time in the previous six months and no longer receives a shift differential pay or overtime.